Estimated Liabilities

Case 09-1 B1 (Official Form 1) (1/	.0036 Doc 08)	: 1	Filed 03/24/09 Document	Entere Page 1			15:06:0)9 De:	sc Main	
	United S	State	es Bankruptcy C							
	North	ern	District of Illino	ois				Volu	intary Petition	
Name of Debtor (if individual, Roberts, Myion W	enter Last, First, M	(iddle):	Name of Joint Debtor (Spouse) (Last, First, Middle): Roberts, Ebony L						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							oint Debtor i	in the last 8 y	years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5709					_	oc. Sec. or l		Taxpayer I.D	. (ITIN) No./Complete	
Street Address of Debtor (No. & Street, City, State & Zip Code): 280 Mallard Dr Lynwood, IL					Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 280 Mallard Dr Lynwood, IL					
Lynwood, IL		Z	IPCODE 60411-6789		a,			Z	ZIPCODE 60411	
County of Residence or of the Cook	Principal Place of B	rincipal Place of Business: County of Residence or of the Principal Place of Busin Cook						ice of Busine	ess:	
Mailing Address of Debtor (if	different from street	t addr	ress)	Mailing Ad	dress of .	Joint Debto	r (if differe	nt from stree	t address):	
		Z	IPCODE					Z	ZIPCODE	
Location of Principal Assets of	Business Debtor (i	f diffe	erent from street address a	bove):						
								Z	ZIPCODE	
**					n 11	Chapt Chapt Chapt Debts	the Petition er 7 er 9 er 11 er 12 er 13	n is Filed ((Chap Reco; Main Chap Reco; Nonn Nature of I (Check one	box.) Debts are primarily	
Tax-Exempy (Check box, if a ☐ Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code						§ 101(individence person	defined in 1 8) as "incur lual primari al, family, c urpose."	red by an ly for a	business debts.	
Fili	ng Fee (Check one	box)		Check one		C	hapter 11	Debtors		
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. 					s a small s not a sn aggregat	mall busines te noncontin than \$2,190	s debtor as	defined in 1	S.C. § 101(51D). 1 U.S.C. § 101(51D). wed to non-insiders or	
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative In Debtor estimates that funds Debtor estimates that, after distribution to unsecured constraints.	will be available for any exempt proper				d, there v	will be no fu	ınds availab	le for	THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors 1-49 50-99 100-199		,000- ,000]),001- 5,000	25,001- 50,000		,001- 0,000	Over 100,000		
Estimated Assets				50,000,001 to	\$100,00 to \$500	00,001 \$5 million to	00,000,001	More than		

| Solution | Solution

Prior Bankruptcy Case Filed Within Last 8	Years (If more than two,	attach additional sheet)	
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor	(If more than one, attach additional	sheet)
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose debt I, the attorney for the peti that I have informed the chapter 7, 11, 12, or 13 explained the relief avail	Exhibit B pleted if debtor is an individual are primarily consumer debts.) tioner named in the foregoing petitic petitioner that [he or she] may proceed of title 11, United States Code, able under each such chapter. I furt bettor the notice required by § 342	eed unde and hav her certif
	X /s/ Derek V Loflan	d	3/24/09
	Signature of Attorney for D		Date
Exhi (To be completed by every individual debtor. If a joint petition is filed, exi Exhibit D completed and signed by the debtor is attached and matter this is a joint petition:	ach spouse must complete a de a part of this petition.		
Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this pet	tion.	
			liately
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pend	ing in this District.	
☐ Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an actio	n or proceeding [in a federal or state	
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)		
(Name of landlord or less	or that obtained judgment)		

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-10036 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

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Roberts, Myion W & Roberts, Ebony L

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Name of Debtor(s):

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Page 2

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Roberts, Myion W & Roberts, Ebony L

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Myion W Roberts

Signature of Debtor

Myion W Roberts

/s/ Ebony L Roberts

Signature of Joint Debtor

Ebony L Roberts

Telephone Number (If not represented by attorney)

March 24, 2009

Date

Signature of Attorney*



Signature of Attorney for Debtor(s)

Derek V Lofland 6280490 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524 derek@chicagobk.com

March 24, 2009

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of	Authorized Individua	al	
Printed Nam	e of Authorized Indiv	vidual	
Title of Auth	orized Individual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature o	f Foreign Represe	entative	
Printed Nar	ne of Foreign Rep	presentative	

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

Social Security number (If the bankruptcy

petition preparer is not an individual, state the Social Security number of the officer

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1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address:

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

X	principal, responsible p the bankruptcy petition (Required by 11 U.S.C.	person, or partner of preparer.)
Signature of Bankruptcy Petition Preparer of officer, principal, repartner whose Social Security number is provided above.	sponsible person, or	
	e of the Debtor is notice.	
Roberts, Myion W & Roberts, Ebony L Printed Name(s) of Debtor(s)	X /s/ Myion W Roberts Signature of Debtor	3/24/2009 Date
Case No. (if known)	X /s/ Ebony L Roberts Signature of Joint Debtor (if any)	3/24/2009

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IN RE Roberts, Myion W & Roberts, Ebony L

Debtor(s)

Case No.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property.'

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence at:		J	60,000.00	58,834.00
280 Mallard Dr Lynwood, IL 60411			33,333.00	33,337,00

TOTAL

60.000.00

(Report also on Summary of Schedules)

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Case No.

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IN RE Roberts, Myion W & Roberts, Ebony L

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Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand	J	50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account w/ Chase Bank	w	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.	J	950.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles	J	250.00
6.	Wearing apparel.		Used Clothing	J	250.00
7.	Furs and jewelry.		Misc Costume Jewelry	J	75.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life thru work - no cash value	Н	0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension	Н	4,000.00
	Stock and interests in incorporated and unincorporated businesses. Itemize. Interests in partnerships or joint ventures. Itemize.	x x			
	ventures, neimze.				

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IN RE Roberts, Myion W & Roberts, Ebony L

_ Case No. _

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		Husband's Federal Income Tax Refund Wife's 2008 Federal Tax Refund	W	3,178.00 3,234.00
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		00 Chevy Venture	J	2,750.00
	other vehicles and accessories.		99 Pontiac Montana	Н	1,000.00
	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			

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Debtor(s)

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(If known)

IN RE Roberts, Myion W & Roberts, Ebony L

Case No.

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements.	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.35. Other personal property of any kind not already listed. Itemize.	XX			
		TO		16,037.00

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(If known)

IN RE Roberts, Myion W & Roberts, Ebony L

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Debtor(s)

Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Residence at: 280 Mallard Dr Lynwood, IL 60411	735 ILCS 5 §12-901	15,000.00	60,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	735 ILCS 5 §12-1001(b)	50.00	50.00
Checking account w/ Chase Bank	735 ILCS 5 §12-1001(b)	300.00	300.00
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.	735 ILCS 5 §12-1001(b)	950.00	950.00
Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles	735 ILCS 5 §12-1001(a)	250.00	250.00
Used Clothing	735 ILCS 5 §12-1001(a)	250.00	250.00
Misc Costume Jewelry	735 ILCS 5 §12-1001(b)	75.00	75.00
Pension	735 ILCS 5 §12-1006(a)	4,000.00	4,000.00
Husband's Federal Income Tax Refund	735 ILCS 5 §§12-1001(g)(1),(2),(3)	3,178.00	3,178.00
Wife's 2008 Federal Tax Refund	735 ILCS 5 §§12-1001(g)(1),(2),(3)	3,234.00	3,234.00
00 Chevy Venture	735 ILCS 5 §12-1001(c)	1,200.00	2,750.00
99 Pontiac Montana	735 ILCS 5 §12-1001(c)	1,000.00	1,000.00

Case No.

Desc Main

IN RE Roberts, Myion W & Roberts, Ebony L

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 508670rc			Installment account opened 10/05		T		58,834.00	
Evergreen Fn 6547 N Avondale Chicago, IL 60631								
			VALUE \$ 60,000.00					
ACCOUNT NO. 165684d01			Installment account opened 3/08				7,008.00	4,258.00
Hertg Accpt 1420 S Michigan South Bend, IN 46556								
			VALUE \$ 2,750.00					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached	•		(Total of t	Sul his p			\$ 65,842.00	\$ 4,258.00
			(Use only on l		Tot page		\$ 65,842.00	\$ 4,258.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

Case No. (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the

Stati	istical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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Debtor(s)

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Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS AMOUNT DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS OF CLAIM (See Instructions Above.) SUBJECT TO SETOFF, SO STATE ACCOUNT NO. 2028473768 Open account opened 4/08 Afni, Inc. PO Box 3427 Bloomington, IL 61702-3427 164.00 Assignee or other notification for: ACCOUNT NO. Afni, Inc. Mci ACCOUNT NO. 422709384808 Revolving account opened 3/04 **Applied Bank** 601 Delaware Ave Wilmington, DE 19801 759.00 Open account opened 3/06 ACCOUNT NO. 8993367 Cavalry Portfolio Serv 7 Skyline Dr Ste 3 Hawthorne, NY 10532

11 continuation sheets attached

Subtotal (Total of this page)

1,087.00

164.00

Total

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Roberts, Myion W & Roberts, Ebony L

Debtor(s)

(If known)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+			
At T			Cavalry Portfolio Serv				
ACCOUNT NO. 5309239		w	Open account opened 12/04				
Cavalry Portfolio Serv 7 Skyline Dr Ste 3 Hawthorne, NY 10532-2162	•						346.00
A GGOVINE NO			Assigned or other notification for:	+			340.00
ACCOUNT NO. Sprint Pcs			Assignee or other notification for: Cavalry Portfolio Serv				
ACCOUNT NO. 10763329		Н		+			
Cb Accts Inc 1101 Main St Peoria, IL 61606-1928							50.00
			A column a cur oth ou motification for	+	L		52.00
ACCOUNT NO. Med1 02 Well Group Health Partners			Assignee or other notification for: Cb Accts Inc				
ACCOUNT NO. 893085		W	Open account opened 10/06				
Cb Usa Inc 5252 S Hohman Ave Hammond, IN 46320-1723	•						
				\perp	L	L	1,500.00
ACCOUNT NO. St. James Anesthesia			Assignee or other notification for: Cb Usa Inc				
Sheet no. 1 of 11 continuation sheets attached to				Sub	otor	∟ al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relationary	this port als	oago Tot so c stic	e) al on al	\$ 1,898.00

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Debtor(s)

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		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 38142703058785374		w	Unknown account opened 7/06	H		H	
Cbe Group 131 Tower Park Dr Ste 100 # 1 Waterloo, IA 50701-9374	-		Cincionii accedin openea 1700				167.00
1 GGGVVT VG			Assignee or other notification for:	\vdash		Н	107.00
ACCOUNT NO. Mci Locl			Cbe Group				
ACCOUNT NO. 35704743		w					
Cmi 4200 International Pkwy Carrollton, TX 75007-1912	-						571.00
ACCOUNT NO.			Assignee or other notification for:				
11 Comcast Chicago Seconds 4000			Cmi				
ACCOUNT NO. 8845434			Open account opened 9/06				
Collection Company Of 700 Longwater Dr Norwell, MA 02061							
ACCOLINE NO			Assignee or other notification for:	\vdash		\vdash	85.00
ACCOUNT NO. Village Of Sauk Village			Collection Company Of				
ACCOUNT NO. D120155n1		W	Open account opened 12/08				
Complete Credit Soluti 2921 Brown Trl Bedford, TX 76021-4144							
							513.00
Sheet no2 of11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the			e)	\$ 1,336.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o tica	n al	\$

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	TINITOTITE	DISPLITED		AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	\perp	1	-	+	
Plains Commerce Bank			Complete Credit Soluti					
ACCOUNT NO. 14205916								
Corporate 23220 Chagrin Beachwood, OH 44122								402.00
ACCOUNT NO.			Assignee or other notification for:	+			+	193.00
11 Rcn 14 Chicago	_		Corporate					
ACCOUNT NO. 1976010			Open account opened 8/06					
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914								
ACCOUNT NO.			Assignee or other notification for:		<u> </u>			4,587.00
Well Group Health Partners			Creditors Collection B					
ACCOUNT NO. D11233d27785		w	Open account opened 10/07					
Creditors Discount And A 415 E Main St Streator, IL 61364-2927								
A GGOVINTA VO			Assigned or other notification for:	+		-	+	203.00
ACCOUNT NO. Pronger Smith Clinic			Assignee or other notification for: Creditors Discount And A					
Sheet no. 3 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		pag	ge)	\$	4,983.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort al Stati	so stic	cal	\$	

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 781942b14115		Н	Open account opened 12/08			\dashv	
Dependon Collection Se PO Box 4833 Oak Brook, IL 60522-4833			•				387.00
ACCOUNT NO.			Assignee or other notification for:			\dashv	307.00
Bud S Ambulance Service			Dependon Collection Se				
Bud & Ambulance del vice							
ACCOUNT NO. 9256911			Open account opened 7/08			\dagger	
Diversified Adjustment 600 Coon Rapids Bv Coon Rapids, MN 55433							442.00
ACCOUNT NO.			Assignee or other notification for:			\dashv	772.00
Sprint			Diversified Adjustment				
ACCOUNT NO. 15966815		Н	Open account opened 1/09			+	
Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256-7412							442.00
ACCOUNT NO.			Assignee or other notification for:			\dashv	442.00
Sprint			Enhanced Recovery Corp				
ACCOUNT NO. 601918183579			Revolving account opened 10/05	H		+	
Gemb/care Credit Po Box 981439 El Paso, TX 79998							
							3,496.00
Sheet no. 4 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	ļ	•	(Total of the	-	age) [4,767.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	also atis	tica	n ıl	5

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IN RE Roberts, Myion W & Roberts, Ebony L

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 290915			Revolving account opened 7/07				
Gemb/jcp Po Box 981402 El Paso, TX 79998	-						332.00
ACCOUNT NO. 6018596381804172		w	Revolving account opened 3/08	\vdash			332.33
Gemb/old Navy PO Box 981400 El Paso, TX 79998-1400							635.00
ACCOUNT NO. 4107928a		w		\vdash			635.00
Harris 1460 Renaissance Dr Park Ridge, IL 60068-1331	-						257.00
ACCOUNT NO.			Assignee or other notification for:				207.00
Med1 02 Advocate Christ Medical Cent			Harris				
ACCOUNT NO. 526835011189		w	Revolving account opened 4/08				
Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253							982.00
ACCOUNT NO. 512734003630		W	Revolving account opened 5/08				962.00
Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253	-						
2011001		141	Ones account around Alfa				626.00
ACCOUNT NO. 6944061 Illinois Collection Se		W	Open account opened 4/04				
8231 185th St Ste 100 Tinley Park, IL 60487-9356							
Share 5.6 11 4 4 4 1 4 4 1				C. 1		Ц	485.00
Sheet no 5 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	9)	\$ 3,317.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	n al	\$

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IN RE Roberts, Myion W & Roberts, Ebony L

Debtor(s)

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+			
Sowest Obst. Gynecology Ltd			Illinois Collection Se				
ACCOUNT NO. 9224103		w	Open account opened 8/06	+			
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356							260.00
ACCOUNT NO.			Assignee or other notification for:	╁			200.00
Acmc Physician Services			Illinois Collection Se				
ACCOUNT NO. 2647036408003			Open account opened 6/08	+			
Jefferson Capital Syst 16 McIeland Rd St Cloud, MN 56303							455.00
ACCOUNT NO.			Assignee or other notification for:	+			166.00
Imagine Mastercard			Jefferson Capital Syst				
ACCOUNT NO. Dda199371534785			Open account opened 12/07	+			
Kb Merrill Associates 2209 Commerce Rd Forest Hill, MD 21050	•						222.00
ACCOUNT NO.			Assignee or other notification for:	+		-	333.00
Us Bank- Overdraft			Kb Merrill Associates				
Sheet no. 6 of 11 continuation sheets attached to				Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relationary	his p rt als Statis	oago Fot so c	e) al on al	\$ 759.00

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IN RE Roberts, Myion W & Roberts, Ebony L

Debtor(s)

(If known)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. P303191		Н	Open account opened 11/07				
Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068-1331	-						83.00
ACCOUNT NO.			Assignee or other notification for:	H		Н	
	-		Medical Business Burea				
Asc Urological Specialist							
ACCOUNT NO. 48653121484		w	Open account opened 4/05				
Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068-1331							75.00
ACCOUNT NO.			Assignee or other notification for:				70.00
Midwest Anesthesia Ltd			Medical Business Burea				
ACCOUNT NO. 8519848709			Open account opened 9/06				
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123							
							883.00
ACCOUNT NO. Aspen Mastercard			Assignee or other notification for: Midland Credit Mgmt				
ACCOUNT NO. 8529589978		Н	Open account opened 11/08				
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123-2251							
							1,615.00
Sheet no. 7 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	e)	\$ 2,656.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+			
Hsbc Card Services. Inc.			Midland Credit Mgmt				
ACCOUNT NO. 502163724			Installment account opened 6/08	+			
Monterey Collection Sv 4095 Avenida De La Plata Oceanside, CA 92056							934.00
ACCOUNT NO.			Assignee or other notification for:	+	<u> </u>		334.00
Aronson Furniture Company			Monterey Collection Sv				
ACCOUNT NO. 11020012100			Open account opened 7/05	+			
Nationwide Credit And Co 9919 W Roosevelt Rd Westchester, IL 60154							
ACCOUNT NO.			Assignee or other notification for:	+			100.00
Loyola Univ Phys Foundation			Nationwide Credit And Co				
ACCOUNT NO. 10063554		w	Open account opened 11/08	+			
Nco Fin /27 PO Box 7216 Philadelphia, PA 19101-7216							
				+	-		659.00
ACCOUNT NO. 12 Bank Of America N A			Assignee or other notification for: Nco Fin /27				
Sheet no. 8 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		pag	ge)	\$ 1,693.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort als Statis	stic	on cal	\$

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(If known)

IN RE Roberts, Myion W & Roberts, Ebony L

Debtor(s)

_ Case No. _

		(•	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 10033373		w	Open account opened 11/08			H	
Nco Fin /27 PO Box 7216 Philadelphia, PA 19101-7216			•				530.00
ACCOUNT NO.			Assignee or other notification for:	\vdash		H	
12 Bank Of America N A			Nco Fin /27				
12 Bank Of America N A							
ACCOUNT NO. 652096483			Open account opened 10/05				
Nco Fin /99							ı
Pob 41466							
Philadelphia, PA 19101							768.00
ACCOUNT NO.			Assignee or other notification for:				
Commonwealth Edison			Nco Fin /99				
ACCOUNT NO. 619800			Open account opened 12/06				
Nicor Gas							
1844 Ferry Road Naperville, IL 60563							
ivapervine, in 00303							
							1,487.00
ACCOUNT NO. 842319		W	Open account opened 4/07				
Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662							
ACCOUNT NO. 4057310020584915		w	Revolving account opened 4/08	\vdash		dash	947.00
Plains Commerce Bank	1	••	Total Ting account opened 4700				
5109 S Broadband Ln							
Sioux Falls, SD 57108-2208							
							439.00
Sheet no. 9 of 11 continuation sheets attached to	<u> </u>			L Sub	tots	뉘	435.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th				\$ 4,171.00
					Γota	- 1	
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S				
			Summary of Certain Liabilities and Relate				\$

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IN RE Roberts, Myion W & Roberts, Ebony L

Debtor(s)

_ Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 30r900003995155		Н	Open account opened 9/08	T		Ħ	
Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791-3426							144.00
ACCOUNT NO.			Assignee or other notification for:	T			
Washington Mutual Checking Acc			Rjm Acq Lic				
ACCOUNT NO. 068137		w					
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438-3112							100.00
ACCOUNT NO.			Assignee or other notification for:				
City Of Country Club Hills			Rmi/mcsi				
ACCOUNT NO. 99880737041000220010417 Sallie Mae		W	Installment account opened 4/01				
PO Box 9500 Wilkes Barre, PA 18773-9500							2,845.00
ACCOUNT NO. 99880737041000320020417		w	Installment account opened 4/02			H	
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500	•						
200000000000000000000000000000000000000		147	Installment account as a 15/00	L		\sqcup	2,706.00
ACCOUNT NO. 99880737041000119990512		W	Installment account opened 5/99				
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500							
							565.00
Sheet no10 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	9)	\$ 6,360.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Summary of Certain Liabilities and Related Data.)

IN RE Roberts, Myion W & Roberts, Ebony L

Debtor(s)

Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	UNLIQUIDALIA	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 337667877101k		w	Installment account opened 2/00	+		\dagger	\dagger	
Sm Servicing 2000 Bluffs Dr Lawrence, KS 66044-1776								
ACCOUNT NO. 5259830101376363		w	Revolving account opened 9/07	+		+	+	446.00
Tribute/fbofd PO Box 105555 Atlanta, GA 30348-5555		•••	Revolving account opened 5/0/					
ACCOUNT NO. 24194401		Н	Open account opened 1/09	+		-		591.00
West Asset Management 2703 N US Highway 75 Sherman, TX 75090-2567								534.00
ACCOUNT NO.			Assignee or other notification for:	+		+	\dagger	
At T			West Asset Management					
ACCOUNT NO.								
ACCOUNT NO.	-							
ACCOLINIT NO				_				
ACCOUNT NO.								
Sheet no11 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	,	oag To	ge) otal	\$	1,571.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rel	Statis	stic	cal		34.598.00

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(If known)

IN RE Roberts, Myion W & Roberts, Ebony L

Debtor(s)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS O	F DEBTOR ANI	SPOU	SE		
Married	RELATIONSHIP(S):				AGE(S): 10 8 5 2	
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer		nemployed months				
_	e or projected monthly income at time case filed) salary, and commissions (prorate if not paid mon	nthly)	\$ \$	DEBTOR	\$ \$	SPOUSE
3. SUBTOTAL			\$	0.00	\$	0.00
4. LESS PAYROLL DEDUCTI a. Payroll taxes and Social Sec b. Insurance c. Union dues d. Other (specify)			\$ \$ \$ \$		\$ \$ \$ \$	
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS		\$	0.00	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	0.00	\$	0.00
8. Income from real property9. Interest and dividends10. Alimony, maintenance or su that of dependents listed above	on of business or profession or farm (attach detail		\$ \$ \$		\$ \$ \$	
11. Social Security or other gove (Specify) Unemployment	ernment assistance		\$	1,585.00	\$	
12. Pension or retirement incom 13. Other monthly income	e		\$ \$		\$ \$	
(Specify)			\$ \$ \$		\$ \$ \$	
14. SUBTOTAL OF LINES 7	THROUGH 13		\$	1,585.00	\$	
	NCOME (Add amounts shown on lines 6 and 14)	\$	1,585.00		0.00
16. COMBINED AVERAGE If there is only one debtor repeat	MONTHLY INCOME: (Combine column totals total reported on line 15)	from line 15;		\$	1,585.0	<u> </u>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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Document IN RE Roberts, Myion W & Roberts, Ebony L

Case No.

Desc Main

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made b	oiweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income	allowed
on Form22A or 22C.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	632.00
a. Are real estate taxes included? Yes No _<		
b. Is property insurance included? Yes No		
2. Utilities:	Ф	200.00
a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	400.00
c. Telephone	\$	100.00 460.00
d. Other Lot Fee	— ÷—	460.00
2. H	— <u> </u> —	20.00
3. Home maintenance (repairs and upkeep)	\$	20.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	85.00
b. Life	\$	
c. Health	\$	
d. Auto	\$	100.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	300.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Personal Care & Grooming	\$	100.00
	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,897.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

20. STATEMENT OF MONTHLY NET INCOME

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

a. Average monthly income from Line 15 of Schedule I	\$1,585.00
b. Average monthly expenses from Line 18 above	\$
c. Monthly net income (a. minus b.)	\$ -1,312.00

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(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Roberts, Myion W & Roberts, Ebony L

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Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **25** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: March 24, 2009 Signature: /s/ Myion W Roberts Debtor Myion W Roberts Date: March 24, 2009 Signature: /s/ Ebony L Roberts (Joint Debtor, if any) **Ebony L Roberts** [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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	IN RE:	
	Roberts, Myion W & Roberts, Ebony L	Case No.
	Debtor(s)	Chapter 7
	DECLARATION REGARDING Signed by Debtor(s) or Corp To Be Used When Filing	Orate Representative
	PART I - DECLARATION OF PETITIONER	Deter Manual de anno
	A. To be completed in all cases.	Date: March 10, 2009
	I(We) Myion W Roberts officer, partner, or member, hereby declare under penalty of perjury that correct social security number(s) and the information provided in the elect application to pay filing fee in installments, is true and correct. I(we) schedules, and this DECLARATION to the United States Bankruptcy Cowith the Clerk in addition to the petition. I(we) understand that failure to pursuant to 11 U.S.C. sections 707(a) and 105.	the information I(we) have given my (our)attorney, including ronically filed petition, statements, schedules, and if applicable, consent to my(our) attorney sending the petition, statements, ourt. I(we) understand that this DECLARATION must be filed file this DECLARATION will cause this case to be dismissed
oftware Only	B. To be checked and applicable only if the petitioner is an individual debts and who has (or have) chosen to file under chapter 7.	lual (or individuals) whose debts are primarily consumer
© 1993-2009 EZ-Filing, Inc. (1-800-998-2424) - Forms Software Only	✓ I(we) am(are) aware that I(we) may proceed under chapter 7, 11, relief available under each such chapter; I(we) choose to proceed chapter 7.	request reflet in accordance with
300-98	C. To be checked and applicable only if the petition is a corporation	nartnarchie en l'attanti
EZ-Filing, Inc. [14	☐ I declare under penalty of perjury that the information provided in to file this petition on behalf of the debtor. The debtor requests rel	
© 1993-2006	Signature: Cheta Signa (Debtor of Corporate Officer, Partner or Member)	eh Mt